

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
EASTERN DIVISION**

In re: § Case No. 2:13-BK-53642  
§  
§ MARGOT ANNE KRAVITZ §  
§  
§ Debtor §

## **TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 05/03/2013. The undersigned trustee was appointed on 05/03/2013.
  2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. § 704.
  3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
  4. The trustee realized gross receipts of \_\_\_\_\_ \$6,277.36

4. The trustee realized gross receipts of \_\_\_\_\_ \$6,277.36

Funds were disbursed in the following amounts:

Payments made under an interim distribution	\$0.00
Administrative expenses	\$0.00
Bank service fees	\$21.29
Other Payments to creditors	\$0.00
Non-estate funds paid to 3 <sup>rd</sup> Parties	\$0.00
Exemptions paid to the debtor	\$0.00
Other payments to the debtor	\$0.00
Leaving a balance on hand of <sup>1</sup>	\$6,256.07

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

<sup>1</sup> The balance on funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursements will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 09/24/2013 and the deadline for filing government claims was 10/30/2013. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.
7. The Trustee's proposed distribution is attached as **Exhibit D**.
8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,377.74. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,377.74, for a total compensation of \$1,377.74<sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00, and now requests reimbursement for expenses of \$82.36, for total expenses of \$82.36.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 10/31/2013

By: /s/ Susan L. Rhiel  
Trustee

**STATEMENT:** This Uniform form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

**FORMS  
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT  
ASSET CASES**

Page No: 1

Exhibit A

Case No.: 13-53642  
 Case Name: KRAVITZ, MARGOT ANNE  
 For the Period Ending: 10/31/2013

Trustee Name: Susan L. Rhiel  
 Date Filed (f) or Converted (c): 05/03/2013 (f)  
 §341(a) Meeting Date: 06/11/2013  
 Claims Bar Date: 09/24/2013

1	2	3	4	5	6	
Ref. #	Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	Debtor's cash on hand.	\$5.00	\$0.00		\$0.00	FA
2	Checking account through Chase Bank.	\$0.00	\$0.00		\$0.00	FA
3	Checking account through Merrill Lynch (ML Bank Deposit Program)	\$7.00	\$2,934.00		\$2,934.00	FA
4	Savings account through Chase Bank.	\$5.00	\$0.00		\$0.00	FA
5	Debtor's household goods and furnishings.	\$800.00	\$0.00		\$0.00	FA
6	Debtor's wearing apparel.	\$250.00	\$0.00		\$0.00	FA
7	Debtor's jewelry.	\$1,450.00	\$0.00		\$0.00	FA
8	Term life insurance through employer -- zero cash surrender value -- Beneficiaries are debtor's parents.	\$0.00	\$0.00		\$0.00	FA
9	401(K) retirement account through current employer -- Thirty- One Gifts.	\$448.03	\$0.00		\$0.00	FA
10	401(K) retirement account through previous employer -- Nationwide.	\$3,444.12	\$0.00		\$0.00	FA
11	401(K) retirement account through previous employer -- Nordstrom.	\$6,882.00	\$0.00		\$0.00	FA
12	Roth IRA account through John Hancock.	\$4,255.57	\$0.00		\$0.00	FA
13	2011 Toyota Corolla S -- acquired on 1/13/2012	\$14,000.00	\$0.00		\$0.00	FA
14	1 Dog	\$10.00	\$0.00		\$0.00	FA
15	EE Savings Bonds (u)	\$0.00	\$3,343.36		\$3,343.36	FA

**TOTALS (Excluding unknown value)****\$31,556.72****\$6,277.36****Gross Value of Remaining Assets****\$6,277.36****\$0.00****Major Activities affecting case closing:**

The Debtor has U.S. Savings Bonds that the Trustee will be liquidating.

FORMS  
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT  
ASSET CASES

Page No: 2

Exhibit A

Case No.: 13-53642  
 Case Name: KRAVITZ, MARGOT ANNE  
 For the Period Ending: 10/31/2013

Trustee Name: Susan L. Rhiel  
 Date Filed (f) or Converted (c): 05/03/2013 (f)  
 §341(a) Meeting Date: 06/11/2013  
 Claims Bar Date: 09/24/2013

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets

Initial Projected Date Of Final Report (TFR): 09/30/2013

Current Projected Date Of Final Report (TFR):

/s/ SUSAN L. RHIEL

SUSAN L. RHIEL

**CASH RECEIPTS AND DISBURSEMENTS RECORD**

<b>Case No.</b>	<u>13-53642</u>		<b>Trustee Name:</b>	<u>Susan L. Rhiel</u>			
<b>Case Name:</b>	<u>KRAVITZ, MARGOT ANNE</u>		<b>Bank Name:</b>	<u>Cadence Bank</u>			
<b>Primary Taxpayer ID #:</b>	<u>**-***6638</u>		<b>Checking Acct #:</b>	<u>*****2681</u>			
<b>Co-Debtor Taxpayer ID #:</b>			<b>Account Title:</b>	<u>Margot Kravitz</u>			
<b>For Period Beginning:</b>	<u>5/3/2013</u>		<b>Blanket bond (per case limit):</b>	<u>\$1,500.000.00</u>			
<b>For Period Ending:</b>	<u>10/31/2013</u>		<b>Separate bond (if applicable):</b>				
1	2	3	4	5	6	7	
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
07/31/2013	(15)	Cadence Bank	Redemption of Savings Bond #K103422083EE	1129-000	\$61.26		\$61.26
07/31/2013	(15)	Cadence Bank	Redemption of Savings Bond #D45141829EE	1129-000	\$503.40		\$564.66
07/31/2013	(15)	Cadence Bank	Redemption of Savings Bond #R122822637EE	1129-000	\$206.08		\$770.74
07/31/2013	(15)	Cadence Bank	Redemption of Savings Bond #D52942605EE	1129-000	\$408.00		\$1,178.74
07/31/2013	(15)	Cadence Bank	Redemption of Savings Bond #C516492102EE	1129-000	\$100.68		\$1,279.42
07/31/2013	(15)	Cadence Bank	Redemption of Savings Bond #M65261207EE	1129-000	\$1,006.80		\$2,286.22
07/31/2013	(15)	Cadence Bank	Redemption of Savings Bond #M65261208EE	1129-000	\$1,006.80		\$3,293.02
07/31/2013	(15)	Cadence Bank	Redemption of Savings Bond #L536888761EE	1129-000	\$50.34		\$3,343.36
08/05/2013		Cadence Bank	Service Charge	2600-000		\$5.40	\$3,337.96
08/23/2013	(3)	Margot Kravitz	Payment on monies in checking account as of petition date.	1129-000	\$2,800.00		\$6,137.96
09/05/2013		Cadence Bank	Service Charge	2600-000		\$6.26	\$6,131.70
09/19/2013	(3)	Margot Kravitz	Payment on monies in checking account as of petition date.	1129-000	\$134.00		\$6,265.70
10/04/2013		Cadence Bank	Service Charge	2600-000		\$9.63	\$6,256.07

SUBTOTALS      \$6,277.36      \$21.29

**CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No. 13-53642  
 Case Name: KRAVITZ, MARGOT ANNE  
 Primary Taxpayer ID #: \*\*-\*\*\*6638  
 Co-Debtor Taxpayer ID #: \_\_\_\_\_  
 For Period Beginning: 5/3/2013  
 For Period Ending: 10/31/2013

Trustee Name: Susan L. Rhiel  
 Bank Name: Cadence Bank  
 Checking Acct #: \*\*\*\*\*2681  
 Account Title: Margot Kravitz  
 Blanket bond (per case limit): \$1,500.000.00  
 Separate bond (if applicable): \_\_\_\_\_

1	2	3	4	5	6	7	
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
			<b>TOTALS:</b>		\$6,277.36	\$21.29	\$6,256.07
			<b>Less: Bank transfers/CDs</b>		\$0.00	\$0.00	
			<b>Subtotal</b>		\$6,277.36	\$21.29	
			<b>Less: Payments to debtors</b>		\$0.00	\$0.00	
			<b>Net</b>		\$6,277.36	\$21.29	

**For the period of 5/3/2013 to 10/31/2013**

Total Compensable Receipts:	\$6,277.36
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	<u>\$6,277.36</u>
Total Internal/Transfer Receipts:	\$0.00
Total Compensable Disbursements:	\$21.29
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	<u>\$21.29</u>
Total Internal/Transfer Disbursements:	\$0.00

**For the entire history of the account between 07/08/2013 to 10/31/2013**

Total Compensable Receipts:	\$6,277.36
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	<u>\$6,277.36</u>
Total Internal/Transfer Receipts:	\$0.00
Total Compensable Disbursements:	\$21.29
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	<u>\$21.29</u>
Total Internal/Transfer Disbursements:	\$0.00

**CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No. 13-53642  
 Case Name: KRAVITZ, MARGOT ANNE  
 Primary Taxpayer ID #: \*\*-\*\*\*6638  
 Co-Debtor Taxpayer ID #: \_\_\_\_\_  
 For Period Beginning: 5/3/2013  
 For Period Ending: 10/31/2013

Trustee Name: Susan L. Rhiel  
 Bank Name: Cadence Bank  
 Checking Acct #: \*\*\*\*\*2681  
 Account Title: Margot Kravitz  
 Blanket bond (per case limit): \$1,500.000.00  
 Separate bond (if applicable): \_\_\_\_\_

1	2	3	4	5	6	7	
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSE	ACCOUNT BALANCES
	<u>\$6,277.36</u>	<u>\$21.29</u>	<u>\$6,256.07</u>

**For the period of 5/3/2013 to 10/31/2013**

Total Compensable Receipts:	\$6,277.36
Total Non-Compensable Receipts:	<u>\$0.00</u>
Total Comp/Non Comp Receipts:	<u>\$6,277.36</u>
Total Internal/Transfer Receipts:	<u>\$0.00</u>
Total Compensable Disbursements:	\$21.29
Total Non-Compensable Disbursements:	<u>\$0.00</u>
Total Comp/Non Comp Disbursements:	<u>\$21.29</u>
Total Internal/Transfer Disbursements:	<u>\$0.00</u>

**For the entire history of the case between 05/03/2013 to 10/31/2013**

Total Compensable Receipts:	\$6,277.36
Total Non-Compensable Receipts:	<u>\$0.00</u>
Total Comp/Non Comp Receipts:	<u>\$6,277.36</u>
Total Internal/Transfer Receipts:	<u>\$0.00</u>
Total Compensable Disbursements:	\$21.29
Total Non-Compensable Disbursements:	<u>\$0.00</u>
Total Comp/Non Comp Disbursements:	<u>\$21.29</u>
Total Internal/Transfer Disbursements:	<u>\$0.00</u>

Case No. 13-53642  
 Case Name: KRAVITZ, MARGOT ANNE  
 Claims Bar Date: 09/24/2013

Trustee Name: Susan L. Rhiel  
 Date: 10/31/2013

Claim No.:	Creditor Name	Claim Class	Claim Status / Date Filed	Uniform Tran Code	Amount Allowed	Amount Paid	Tax	Net Remaining Balance
	RHIEL & ASSOCIATES CO., LPA 394 East Town Street Columbus OH 43215	Attorney for Trustee Fees (Trustee Firm)	Allowed / 10/31/2013	3110-000	\$1,663.00	\$0.00	\$0.00	\$1,663.00
	RHIEL & ASSOCIATES CO., LPA 394 East Town Street Columbus OH 43215	Attorney for Trustee Expenses (Trustee Firm)	Allowed / 10/31/2013	3120-000	\$62.56	\$0.00	\$0.00	\$62.56
	SUSAN L. RHIEL 394 East Town Street Columbus OH 43215	Trustee Expenses	Allowed / 10/31/2013	2200-000	\$82.36	\$0.00	\$0.00	\$82.36
	SUSAN L. RHIEL 394 East Town Street Columbus OH 43215	Trustee Compensation	Allowed / 10/31/2013	2100-000	\$1,377.74	\$0.00	\$0.00	\$1,377.74
1	NORDSTROM FSB P.O. Box 6566 Englewood CO 80155	General Unsecured § 726(a)(2)	Allowed / 06/27/2013	7100-000	\$11,699.95	\$0.00	\$0.00	\$11,699.95
2	ECAST SETTLEMENT CORPORATION ASSIGNEE OF CHASE Bank USA NA POB 29262 New York NY 10087-9262	General Unsecured § 726(a)(2)	Allowed / 08/28/2013	7100-000	\$1,840.02	\$0.00	\$0.00	\$1,840.02
3	ECAST SETTLEMENT CORPORATION ASSIGNEE OF CHASE Bank USA NA POB 29262 New York NY 10087-9262	General Unsecured § 726(a)(2)	Allowed / 08/28/2013	7100-000	\$6,822.88	\$0.00	\$0.00	\$6,822.88
4	ECAST SETTLEMENT CORPORATION ASSIGNEE OF CHASE Bank USA NA POB 29262 New York NY 10087-9262	General Unsecured § 726(a)(2)	Allowed / 08/28/2013	7100-000	\$7,226.93	\$0.00	\$0.00	\$7,226.93
5	CAPITAL ONE, N.A. Bass & Associates, P.C. 3936 E. Ft. Lowell Road, Suite #200 Tucson AZ 85712	General Unsecured § 726(a)(2)	Allowed / 09/03/2013	7100-000	\$1,707.60	\$0.00	\$0.00	\$1,707.60
6	AMERICAN EDUCATION SERVICES PO Box 8183 Harrisburg PA 17105	General Unsecured § 726(a)(2)	Allowed / 09/19/2013	7100-000	\$18,253.58	\$0.00	\$0.00	\$18,253.58

\$50,736.62      \$0.00      \$0.00      \$50,736.62

Case No. 13-53642  
Case Name: KRAVITZ, MARGOT ANNE  
Claims Bar Date: 09/24/2013

Trustee Name: Susan L. Rhiel  
Date: 10/31/2013

**CLAIM CLASS SUMMARY TOTALS**

Claim Class	Claim Amount	Amount Allowed	Amount Paid	Tax	Net Remaining Balance
Attorney for Trustee Expenses (Trustee Firm)	\$62.56	\$62.56	\$0.00	\$0.00	\$62.56
Attorney for Trustee Fees (Trustee Firm)	\$1,663.00	\$1,663.00	\$0.00	\$0.00	\$1,663.00
General Unsecured § 726(a)(2)	\$47,550.96	\$47,550.96	\$0.00	\$0.00	\$47,550.96
Trustee Compensation	\$1,377.74	\$1,377.74	\$0.00	\$0.00	\$1,377.74
Trustee Expenses	\$82.36	\$82.36	\$0.00	\$0.00	\$82.36

Exhibit D

**TRUSTEE'S PROPOSED DISTRIBUTION**

Case No.: 2:13-BK-53642  
Case Name: MARGOT ANNE KRAVITZ  
Trustee Name: Susan L. Rhiel

Balance on hand: \$6,256.07

Claims of secured creditors will be paid as follows: NONE

Total to be paid to secured creditors: \$0.00  
Remaining balance: \$6,256.07

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Susan L. Rhiel, Trustee Fees	\$1,377.74	\$0.00	\$1,377.74
Susan L. Rhiel, Trustee Expenses	\$82.36	\$0.00	\$82.36
Rhiel & Associates Co., LPA, Attorney for Trustee Fees	\$1,663.00	\$0.00	\$1,663.00
Rhiel & Associates Co., LPA, Attorney for Trustee Expenses	\$62.56	\$0.00	\$62.56

Total to be paid for chapter 7 administrative expenses: \$3,185.66  
Remaining balance: \$3,070.41

Applications for prior chapter fees and administrative expenses have been filed as follows:  
NONE

Total to be paid to prior chapter administrative expenses: \$0.00  
Remaining balance: \$3,070.41

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are: NONE

Total to be paid to priority claims: \$0.00  
Remaining balance: \$3,070.41

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$47,550.96 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 6.5 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
1	Nordstrom fsb	\$11,699.95	\$0.00	\$755.48
2	eCAST Settlement Corporation assignee of Chase	\$1,840.02	\$0.00	\$118.81
3	eCAST Settlement Corporation assignee of Chase	\$6,822.88	\$0.00	\$440.56
4	eCAST Settlement Corporation assignee of Chase	\$7,226.93	\$0.00	\$466.65
5	Capital One, N.A.	\$1,707.60	\$0.00	\$110.26
6	American Education Services	\$18,253.58	\$0.00	\$1,178.65

Total to be paid to timely general unsecured claims: \$3,070.41  
Remaining balance: \$0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows: NONE

Total to be paid to tardily filed general unsecured claims: \$0.00  
Remaining balance: \$0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

Total to be paid for subordinated claims:	<u>\$0.00</u>
Remaining balance:	<u>\$0.00</u>